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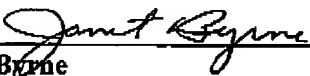
September 20, 2005

TO: Examiner Michael Cuff
COMPANY: U.S. Patent and Trademark Office – Art Unit 3627
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FROM: Rudolph P. Hofmann
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RE: U.S. Patent Application No. 09/470,041
Attorney Docket No.: 60021-339701

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that an Amendment and Response to Office Action is being facsimile transmitted to the U.S. Patent and Trademark Office on the date listed below.


Janet Byrne

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Serial No. 09/470,041

In reply to: Office Action mailed June 21, 2005

Page 1 of 10

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #: 09/470,041
Applicant: William Ng
Filed: December 22, 1999
Title: INITIATION OF BIDDING IN A VIRTUAL TRADE FINANCIAL ENVIRONMENT
Group Art: 3627
Examiner: Michael A. Cuff

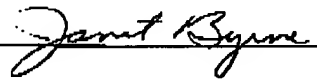
Docket #: 60021-339701 (AND1P397)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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AMENDMENT AND RESPONSE TO OFFICE ACTION

This paper is responsive to the Office Action dated June 21, 2005. Please amend the above-identified as follows.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.